IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer et al.

Examiner: Cassandra Hope Davis

Serial No.: 10/804,796

Group Art Unit: 3611

Filed: March 18, 2004

Docket: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the January 3, 2007 Office Action and in and in view of the February

21, 2007 personal interview with Examiner Cassandra Davis, please amend the above-

Identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2

of this paper.

Remarks begin on page 9 of this paper.